

File 347:JAPIO Oct 1976-2002/Sep(Updated 030102)
(c) 2003 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2003/Jan W04
(c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20030123,UT=20030116
(c) 2003 WIPO/Univentio
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200306
(c) 2003 Thomson Derwent

Set	Items	Description
S1	11	AU='KIGHT P':AU='KIGHT PETER J'
S2	279	AU='JOHNSON M':AU='JOHNSON M A'
S3	75	AU='JOHNSON MARK':AU='JOHNSON MARK ALAN'
S4	2	AU='CHRISTENSON T K' OR AU='CHRISTENSON TAMARA K'
S5	10	AU='LACH R':AU='LACH R L' OR AU='LACH REGINA'
S6	3	AU='POINTER P':AU='POINTER PHILLIP'
S7	49	AU='COOK K' OR AU='COOK KEN N':AU='COOK KENNETH PRICE'
S8	4	S1:S7 AND (MERCHANT? OR BILL?)

8/5/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00228172

**APPARATUS FOR AND METHOD OF BILL PAYMENT
APPAREIL ET PROCEDE PERMETTANT DE REGLER UNE FACTURE**

Patent Applicant/Assignee:

CHECKFREE CORPORATION,

Inventor(s):

KIGHT Peter J ,
JOHNSON Mark A ,
CHRISTENSON Tamara K ,
LACH Regina ,
POINTER Phillip ,
COOK Kenneth

Patent and Priority Information (Country, Number, Date):

Patent: WO 9302422 A1 19930204

Application: WO 92US5774 19920708 (PCT/WO US9205774)

Priority Application: US 9171 19910725

Designated States: AU JP AT BE CH DE DK ES FR GB GR IT LU MC NL SE

Main International Patent Class: G06F-015/00

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 5218

English Abstract

A computerized payment system by which a consumer may instruct a service provider by telephone, computer terminal, or other telecommunications means (34) to pay various bills without the consumer having to write a check for each bill. The system operates without restriction as to where the consumer banks and what bills are to be paid. The service provider collects consumers' information, financial institutions' information and merchant information and arranges payment based on a financial risk analysis to the merchants according to the consumers' instructions.

French Abstract

Systeme de paiement informatise selon lequel un consommateur peut donner des directives a un fournisseur de service, par telephone, terminal d'ordinateur ou autres moyens de telecommunications (34), afin que differentes factures soient reglees par l'intermediaire de ce service sans que le consommateur ait a rediger un cheque pour chaque facture. Le systeme fonctionne sans restriction en ce qui concerne la banque du consommateur et les factures a etre reglees. Le fournisseur du service rassemble les informations relatives aux consommateurs ainsi que les informations se rapportant aux institutions bancaires et aux commercants, et procede au paiement de factures aupres des commercants en fonction d'une analyse des risques financiers encourus et des directives des consommateurs.

8/5/2 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014955781

WPI Acc No: 2003-016295/200301

SRPX Acc No: N03-012215

Computer implemented bill payment processing for electronic bill payment system, involves processing payor's payment information other than received zip code, to identify eleven digit zip code for payee

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: GARRISON D L; KERIN A L; KIGHT P A ; LAWSON M E; PERKINS B; WARD

C L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020111906	A1	20020815	US 97994047	A	19971219	200301 B
			US 200243247	A	20020114	

Priority Applications (No Type Date): US 97994047 A 19971219; US 200243247 A 20020114

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020111906	A1		14	G06F-017/60	Cont of application US 97994047

Abstract (Basic): US 20020111906 A1

NOVELTY - A database including payee records is established. A payor's payment information other than a received zip code is processed to identify an eleven digit zip code for a payee. The database is accessed to locate a payee record corresponding to the identified eleven digit zip code.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Computer implemented process for ensuring the integrity of data;

(2) Automated remittance processing system;

(3) Article of manufacture comprising computer readable storage medium storing payment information processing program; and

(4) Payment information processing system.

USE - For processing bill payment in electronic bill payment system.

ADVANTAGE - Provides a bill payment system capable of receiving bill payment data on behalf of consumer, and automatically paying their bills to merchants .

pp; 14 DwgNo 0/6

Title Terms: COMPUTER; IMPLEMENT; BILL ; PAY; PROCESS; ELECTRONIC; BILL ; PAY; SYSTEM; PROCESS; PAY; INFORMATION; RECEIVE; CODE; IDENTIFY; ELEVEN; DIGITAL; CODE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014261360 **Image available**

WPI Acc No: 2002-082058/200211

XRPX Acc No: N02-061104

Account number altering method for electronic bill payment system, involves generating altered account number including portion of payer's name, address and zip code

Patent Assignee: CHECKFREE SERVICES CORP (CHEC-N)

Inventor: GARRISON D L; KERIN A L; KIGHT P A ; LAWSON M E; PERKINS B; WARD

C L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6327577	B1	20011204	US 97994046	A	19971219	200211 B

Priority Applications (No Type Date): US 97994046 A 19971219

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6327577	B1		12	G06F-017/60	

Abstract (Basic): US 6327577 B1

NOVELTY - An account number of a payer (8) is received. The received account number is altered based on the alteration rules stored

corresponding to payee's account number format, to produce and altered account number that includes a portion of payer's name, address and zip code.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Account number altering system;
- (b) Article of manufacture comprising computer readable storage medium for storing program instructions of transforming the account number into an altered account number;
- (c) Payment information processing system

USE - For altering account number related with payment remittance in electronic bill payment system used in banks, department stores, phone company, credit card company, etc.

ADVANTAGE - Enables retrieving correct bill payment data and validity payer's account number with respective alteration rules of the payee's account number format.

DESCRIPTION OF DRAWING(S) - The figure shows the outline diagram of computerized bill payment system.

Payer (8)

pp; 12 DwgNo 1/6

Title Terms: ACCOUNT; NUMBER; ALTER; METHOD; ELECTRONIC; BILL ; PAY;
SYSTEM; GENERATE; ALTER; ACCOUNT; NUMBER; PORTION; PAY; NAME; ADDRESS;
CODE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/4 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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009365483 **Image available**

WPI Acc No: 1993-058962/199307

XPX Acc No: N93-044906

Computer system for bill payment at consumer instruction - includes access device used by consumer to access computer system from remote location, with bill payment made at consumer's instructions

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: CHRISTENSON T K ; COOK K ; JOHNSON M A ; KIGHT P J ; LACH R
; POINTER P ; LACK R

Number of Countries: 017 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9302422	A1	19930204	WO 92US5774	A	19920708	199307 B
AU 9224285	A	19930223	AU 9224285	A	19920708	199324
US 5383113	A	19950117	US 91736071	A	19910725	199509
US 5873072	A	19990216	US 91736071	A	19910725	199914
			US 95372620	A	19950113	
US 20010044776	A1	20011122	US 91736071	A	19910725	200176
			US 95372620	A	19950113	
			US 99250675	A	19990216	
			US 2001877192	A	20010611	
US 20020062282	A1	20020523	US 91736071	A	19910725	200239
			US 95372620	A	19950113	
			US 99250711	A	19990216	
			US 200125897	A	20011226	
US 20020065773	A1	20020530	US 91736071	A	19910725	200240
			US 95372620	A	19950113	
			US 99250711	A	19990216	
			US 2001999903	A	20011226	

Priority Applications (No Type Date): US 91736071 A 19910725; US 95372620 A 19950113; US 99250675 A 19990216; US 2001877192 A 20010611; US 99250711 A 19990216; US 200125897 A 20011226; US 2001999903 A 20011226

Cited Patents: 2.Jnl.Ref; US 4799156

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9302422	A1	E	25	G06F-015/00	
Designated States (National): AU JP					
Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LU MC NL SE					
AU 9224285	A			G06F-015/00	Based on patent WO 9302422
US 5383113	A		16	G06F-015/21	
US 5873072	A			G06F-151/00	Cont of application US 91736071 Cont of patent US 5383113
US 20010044776	A1			G06F-017/60	Cont of application US 91736071 Cont of application US 95372620 Cont of application US 99250675 Cont of patent US 5383113 Cont of patent US 5873072
US 20020062282	A1			G06F-017/60	Cont of application US 91736071 Cont of application US 95372620 Cont of application US 99250711
US 20020065773	A1			G06F-017/60	Cont of application US 91736071 Cont of application US 95372620 Cont of application US 99250711

Abstract (Basic): WO 9302422 A

The computer system includes an input device for inputting consumer's information into the computer system which relates to the consumer's financial institution and **billing** entities to be paid, and memory stores for storing the information, and for defining and storing mathematical interrelationships relating to the information.

The computer system further includes an access device used by the consumer to electronically access the system from a remote location and instruct a service provider to pay the consumer's **bills**. A control mechanism is provided for enabling the service provider to make payment to the **billing** entities.

ADVANTAGE - More efficient and cost-effective.

Dwg. 5/5

Title Terms: COMPUTER; SYSTEM; **BILL** ; PAY; CONSUME; INSTRUCTION; ACCESS; DEVICE; CONSUME; ACCESS; COMPUTER; SYSTEM; REMOTE; LOCATE; **BILL** ; PAY; MADE; CONSUME; INSTRUCTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-015/00; G06F-015/21; G06F-017/60; G06F-151/00

File Segment: EPI